

FIG. 1

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DocsDirect Online - Microsoft Internet Explorer provided by AT&T WorldNet Service

File End View Favorites Tools Help

Back Forward Stop Home Search Favorites History Print

Address: <http://localhost/docsdirectonline/default.asp?auto=point> Go

File... Notes ! Home

IMPORT DISCREPANCIES

Continue

#	Description	Use	Values	Use	Investor Values
1	APPRAISED PROPERTY VALUE - i.e. 115,000.00	<input type="checkbox"/>		<input checked="" type="checkbox"/>	\$233,000.00
2	LOAN TERM IN MONTHS - i.e. 60, 84, 120, 240, 360	<input type="checkbox"/>		<input checked="" type="checkbox"/>	360
3	TOTAL LOAN AMOUNT IN NUMBERS - i.e. 100,000.00	<input type="checkbox"/>		<input checked="" type="checkbox"/>	\$163,000.00
4	INTEREST RATE IN NUMBERS - i.e. 10.5000 (Carry Out 4 Dec)	<input type="checkbox"/>		<input checked="" type="checkbox"/>	7.0000%
5	NAME OF CONVENTIONAL ARM PROGRAM - i.e. CLOSER 1.1	<input type="checkbox"/>		<input checked="" type="checkbox"/>	ONE YEAR CONFORMING NON-CONVERTIBLE
6	INDICATE IF THIS ARM IS CONVERTIBLE	<input type="checkbox"/>		<input checked="" type="checkbox"/>	0

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FIG. 2

DocsDirect Online - Microsoft Internet Explorer provided by AT&T WorldNet Service

File End View Favorites Tools Help

Back Forward Home Search Favorites History

Address: http://localhost/docsdirectonline/default.asp?auto=point

File... Notes Home

Companies Loan Property Borrowers Terms PMI ARM Fees Flagstar Prepays Conditions Title

1-Setup 2-Input 3-Audit 4-Print/Delivery

Go

Links >>

TERMS - AMOUNTS

41 Total Loan Amount:	\$175,000.00
43 Sales Price:	\$223,000.00
Earnest Money:	\$750.00
Appraised Value:	\$255,000.00
Note Interest Rate:	7.5000%
Term:	360 months
Amortization:	360 payments
Payment Frequency:	MONTHLY
Payment:	\$1,223.63
Late Charge / Days:	

TERMS - DATES

Prepayment Penalty:	<input type="checkbox"/>	No. Mo/Yr:	1	YEAR	N/A	Description:	N/A
Addendum:		N/A				Rider:	N/A

FIG. 3

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DocsDirect Online - Microsoft Internet Explorer

File End View Favorites Tools Help

Back Forward Stop Home Search Favorites History

Address: <http://websv.docsvr.com/docsdirectonline/default.asp>

File Tools Home Help 65 45 1-Setup 2-Input 3-Audit/Print 4-Print/Delivery

File Companies Loan Property Borrowers FHA Terms Fees Prepaids Conditions Title Additional Audit

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### FEES

Delete	Description	Section 32	Treasury Index	Treasury Index Data	Treasury Index Date	Till	Paid To	Net	Amount POC
1	DOCUMENT PREPARATION FEE		\$35.00	BORROWER			FLAGSTAR BANK		
2	ORIGINATION FEE (1%)		\$1,630.00	BORROWER			FLAGSTAR BANK		
3	APPRAISAL FEE			POC BORROWER					350.00
4	CREDIT REPORT FEE			POC BORROWER					55.00
5	UNDERWRITING FEE		\$350.00	BORROWER					
6	PROCESSING FEE		\$250.00	BORROWER			FLAGSTAR BANK		
7	TAX SERVICE FEE		\$75.00	BORROWER			FLAGSTAR BANK		
8	YIELD SPREAD PREMIUM			POC FLAGSTAR BANK			CORNERSTONE HOME		\$1,500.00
9									
10									
11									
12									
13									
14									
15									
16									
17									
18									

Done Trusted sites

FIG. 4A

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DocsDirect Online - Microsoft Internet Explorer

File End View Favorites Tools Help

Back Forward Stop Search Favorites History

Address: <http://websv.docsvr.com/docsdirectonline/default.asp>

File Tools Home ? Help

File Companies Loan Property Borrowers FHA Terms Fees Prepaids Conditions Title Additional Audit

1-Setup 2-Input 3-Audit/Print 4-Print/Delivery

Go

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45

65

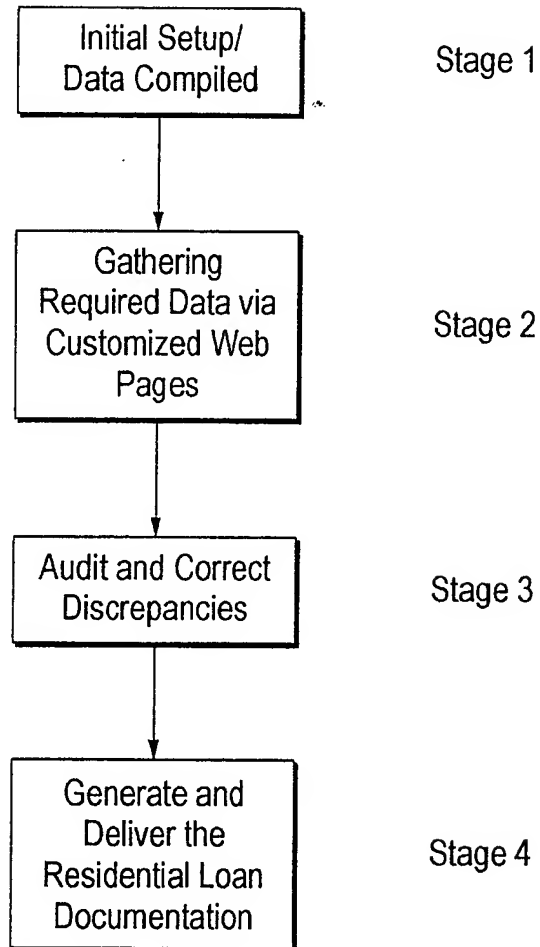
### PROPERTY INFORMATION

Street:	22 SHANNON LANE		
City / St / Zip:	KEMPNER:	TEXAS	76539
County:	LAMPASAS:		
Occupancy:	OWNER-OCCUPIED	# of Unit(s):	SINGLE FAMILY
Pud / Condo:	N/A	Status:	EXISTING
Flood Zone:	X	Flood Participation:	PARTICIPATING
HUD Repo:	<input type="checkbox"/>	Rural:	<input type="checkbox"/>
Manufactured Homes:	<input type="checkbox"/>	Leasehold:	<input type="checkbox"/>
Contract for Deeds:	<input type="checkbox"/>	Lease Purchase:	<input type="checkbox"/>
Relocations:	<input type="checkbox"/>		

DocsDirect™ - Online

Done Trusted sites

FIG. 4B



**FIG. 5**

County A

County B

X - Property

**FIG. 6**

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DocsDirect Online - Microsoft Internet Explorer

File End View Favorites Tools Help

Back Forward Stop Search Favorites History Print

Address: <http://websv.docsvr.com/docsdirectonline/default.asp>

Go

File Tools Home Help

Documents Print/Delivery

**DELIVERY INFORMATION**

Delete Recipient Preview

#	Recipient	Method	Type
1	EXECUTIVE HOME MORTGAGE CO.	Web	COMPLETE
2	LN CLOSING SERVICES	Fed. Ex	User Select
3	FREMONT INVESTMENT & LOAN	Fax	Mini DEFAULT

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Select	Include	Copies	Name	Description
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1	JCOVER	COVER LETTER
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1	JCLOSAN	CLOSING INSTRUCTIONS (PART A)
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1	JCLOSBN	CLOSING INSTRUCTIONS (PART B)
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1	JDOC	CLOSING INSTRUCTIONS (DOCUMENT LIST)
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1	JCLOSCN	CLOSING INSTRUCTIONS (PART C)
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1	1005N	FNMA MULTISTATE FIXED RATE NOTE
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1	106-01TX	FNMA TEXAS DEED OF TRUST
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1	106-02TX	FNMA TEXAS DEED OF TRUST
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1	106-03TX	
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1	106-04TX	
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1	106-05TX	

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Trusted sites

File Loaded

SUBMIT / DELIVER LOAN (All recipient packages will be submitted/delivered)

DocsDirect™ - Online

FIG. 7



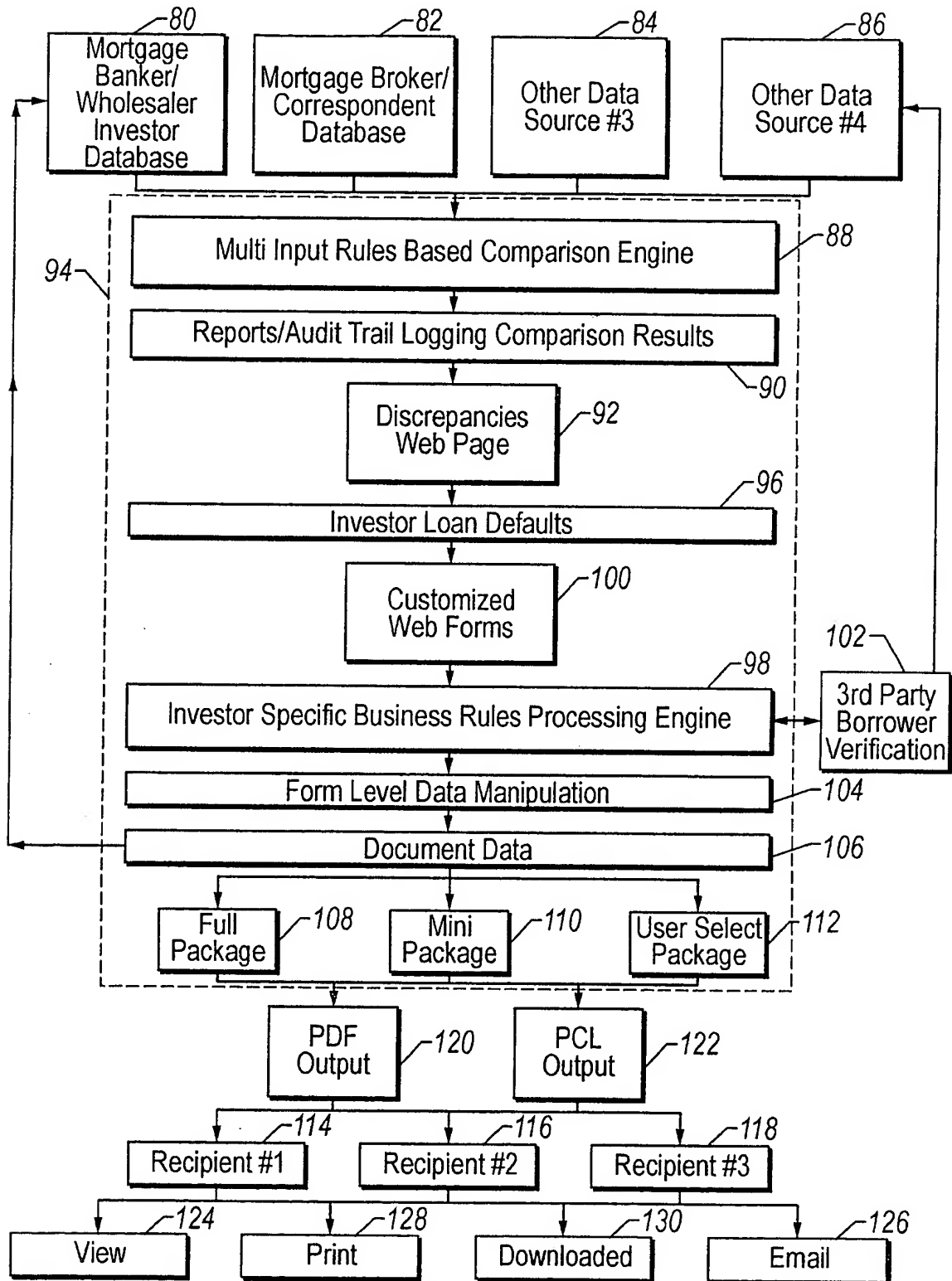


FIG. 8

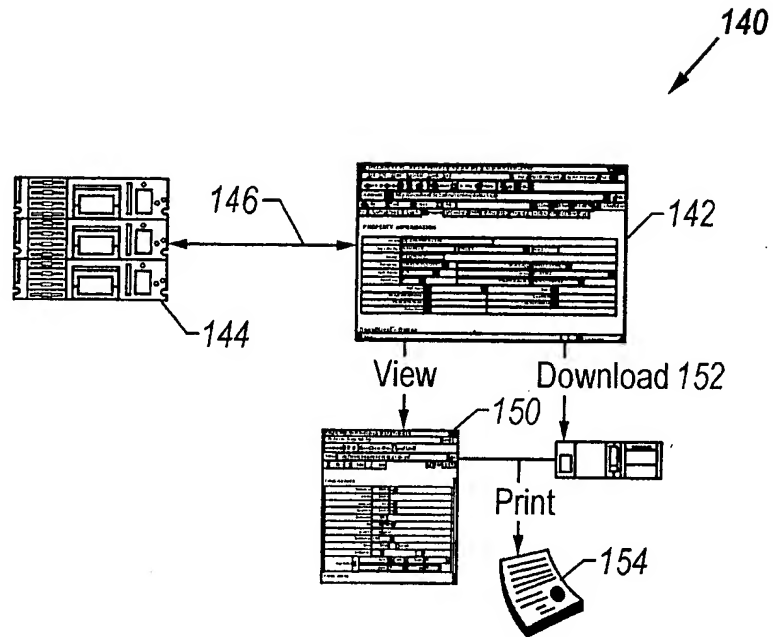


FIG. 9

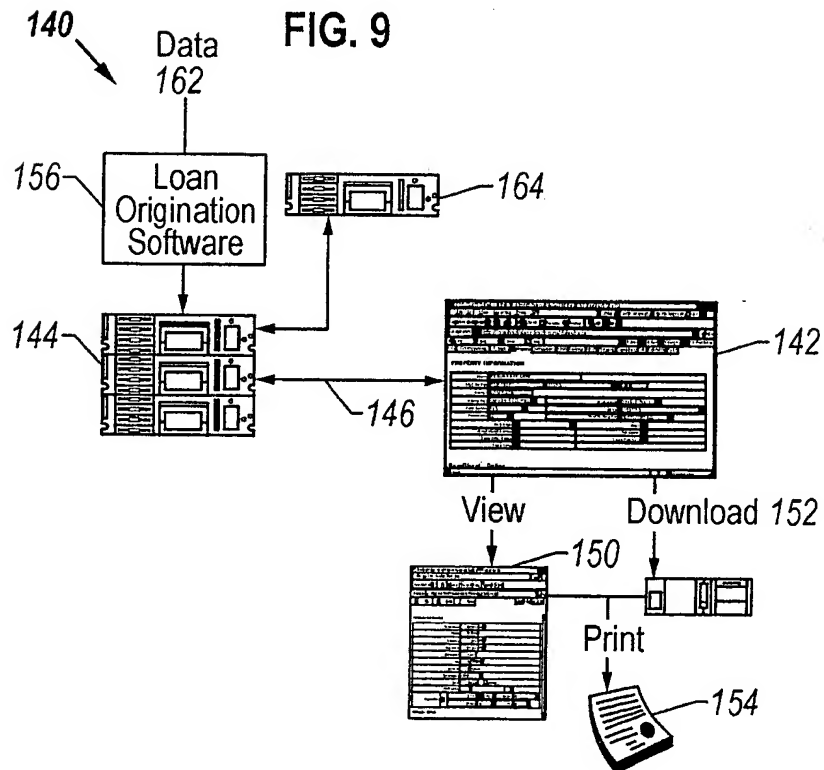


FIG. 10

Docket No.: 13754:11

Inventor(s): Dennis P. Schwartz, et al.

Attorney: Robert A. McLauchlan, Reg. No. 44, 924

Express Mail Label: EU 867 634 608 US

Filing Date: Herewith

Page: 11 of 17

Telephone: (512) 482-6800

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Edit Companies...

Lender Company Defaults 178

All Brokers Correspondents Investors Clients

First Union Mortgage Corporation  
First United Group One Financial  
First United Mortgage  
First Valley Mortgage, Broker  
First Star Bank, N.A.  
First Star Home Mortgage Corporation  
Five Star Financial Corporation  
Five Star Mortgage Services  
Five Star Financial, Inc.  
Flagstar Bank, FSB

Investor  
Client

Fleet Mortgage Corp.  
Flexible Solutions, Inc.  
FMC Mortgage Company  
Fonville Morisey Mortgage Services, Inc.  
Forest Park Mortgage Co.  
Fort Worth Mortgage, A Division of Colonial  
Foundation Financial Services, Inc.  
Foundation Mortgage Company, Inc.  
Foundations Guaranty Bank  
Fountain Finance Corp. DBA  
Four Star Financial Services, Inc.  
Fox Cities Mortgage Corporation  
Frances Luk DBA Home Pointe Mortgage  
Francine Ferreri DBA Adelphi Mortgage  
Frank Cooksey DBA American Security  
Frank Peter Sgro, Jr. DBA Federal Home  
Franklin American Mortgage Company  
Franklin American Mortgage Company  
Franklin Bank, SSB  
Franklin National Bank  
Freedom Funding Corp. DBA  
Freedom Funding Corporation  
Freeman Webb Mortgage Corporation  
Fremont Investment & Loan  
Fremont Financial

Relationship

Notes

Trustees

Addresses

General

ID	Name	Street	Street 2	Street 3	City	State	Zip	County
170	General							
170	FLAGSTAR BANK, 5151 Corporate Drive				Troy	MI	48098	
170	Local							
170	FLAGSTAR BANK, 5151 Corporate Drive				Troy	MI	48098	
170	Corporate Office							
170	FLAGSTAR BANK, 5151 Corporate Drive				Troy	MI	48098	
170	Note Payment							
170	FLAGSTAR BANK, Payments				Troy	MI	48098	
170	Return Final Docs							
170	FLAGSTAR BANK, Final Documents				Troy	MI	48098	
170	Return Closed Package							
170	FLAGSTAR BANK, Loan Review				Troy	MI	48098	
170	Investor General							
170	FLAGSTAR BANK, 5151 Corporate Drive				Troy	MI	48098	
170	First Payment							
170	FLAGSTAR BANK, Payment Process				Troy	MI	48098	
170	Assignment							
170	FLAGSTAR BANK, 5151 Corporate Drive				Troy	MI	48098	
170	Servicing							
170	FLAGSTAR BANK, 5151 Corporate Drive				Troy	MI	48098	
170	Hazard							
170	FLAGSTAR BANK, Post Office Box 7026				Troy	MI	48007-7026	

FIG. 11A



Edit Companies...

Lender

Company Defaults

☐ Flagstar Bank, FSB  
☐ Table Funding  
☐ Brokers  
☐ Cornerstone Home Mortgages CO  
☐ Investors  
☐ Flagstar Bank, FSB  
☐ Closing in Broker Name  
☐ Closing in Investor Name  
☐ Warehouse Funding  
☐ Correspondents  
☐ Investors

General		Addresses	Trustees	Notes	Payees	Investors	Non-Inv.
<b>Lender</b> See appropriate Broke Information Lender Phone: 972-562-1066 Lender Fax: 972-569-4747 Closer(s): Values Funder(s): Values Custom Web Pages							
<b>Investor</b> Investors Name: FLAGSTAR BANK, FSB Investor Abbreviated Name: FLAGSTAR BANK Investor Servicing Phone: 1-800-968-7700 Customer Service Toll Free Number: 1-800-968-7700 Investor State of Incorporation: USA							
<b>Loan</b> Authorized Signer Signer Title							
<b>Payees</b> Hazard Mortgage Continued Title Policy Mortgage Escrows Payee Endorsement Type Endorsement Payee PMI Payee MIP Payee Valt Payee					as their interests may appear INVESTOR1 INVESTOR1 Endorsement INVESTOR1 PMI INVESTOR1 VA		
<b>Prepays</b> PMI Escrow PMI Upfront Do Not Prepare Aggregate Adjustment Taxes/Hazard Cushion Per Diem Basis Per Diem Rounding Interest Credit Allowed Interest Credit Days					0 0 <input type="checkbox"/> 2 365 2 <input checked="" type="checkbox"/>		
<b>Misc.</b> 4506 Type 8821 Type Count Saturdays in Right of Rescission					NO 4506 NO 8821 <input type="checkbox"/>		

Save

Edit

FIG. 12A

**Edit Companies...**

**Lender** **Company Defaults**

☐ Flagstar Bank, FSB  
☐ Table Funding  
☐ Brokers  
☐ Cornerstone Home Mortgages Co  
☐ Investors  
☐ Flagstar Bank, FSB  
☐ Closing in Broker Name  
☐ Closing in Investor Name  
☐ Warehouse Funding  
☐ Correspondents  
☐ Investors

**General** **Addresses** **Trustees** **Notes** **Investors** **Non-Inv.**

**Lender** See appropriate Broker information 912-562-1966  
 Lender Phone 912-562-1966  
 Lender Fax  
 Lender(s)  
 Custom Web Pages  
 Investor  
 Investors Name  
 Investor Abbreviated  
 Investor Servicing P  
 Customer Service T  
 Investor State of Inc  
 Loan  
 Authorized Signer  
 Signer Title  
 Payees  
 Hazard Mortgage C  
 Title Policy Mortgage  
 Escrows Payee  
 Endorsement Type  
 Endorsement Payee  
 MIP Payee  
 Valf Payee  
 Prepays  
 PMI Escrow  
 PMI Upfront  
 Do Not Prepare Aggregate Adjustment  
 Taxes/Hazard Cushion  
 Per Diem Basis  
 Per Diem Rounding  
 Interest Credit Allowed  
 Interest Credit Days  
 Misc.  
 4506 Type  
 8821 Type  
 Count Saturdays in Right of Rescission

**Code Window...**

186

If [PROPSTATE] = "TX" Then  
 [ANSWER] = "0"  
 Elseif [PROPSTATE] = "NC" Then  
 [ANSWER] = "1"  
 End If

OK Cancel Undo Help Parse Paste

188

184

188

FIG. 12B

Edit Companies...		Save Edit	
<div style="display: flex; justify-content: space-between;"> <div> <p><b>Lender</b></p> <p>Company Defaults</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Flagstar Bank, FSB</li> <li><input type="checkbox"/> Table Funding</li> <li><input type="checkbox"/> Bokers</li> <li><input type="checkbox"/> Investors</li> <li><input type="checkbox"/> Warehouse Funding</li> <li><input type="checkbox"/> Correspondents</li> <li><input type="checkbox"/> Investors</li> </ul> </div> <div> <p>184</p> <p>190</p> </div> </div>			
<div style="display: flex; justify-content: space-between;"> <div> <p><b>General</b></p> <p>See appropriate Broker information</p> <p>972-562-1966</p> <p>Code Window...</p> </div> <div> <p>192</p> <p>OK Cancel</p> <p>Undo Help</p> <p>Parse Paste</p> </div> </div>			
<div style="display: flex; justify-content: space-between;"> <div> <p><b>Addresses</b></p> <p>Lender</p> <p>See appropriate Broker information</p> <p>972-562-1966</p> <p>Code Window...</p> </div> <div> <p>192</p> <p>OK Cancel</p> <p>Undo Help</p> <p>Parse Paste</p> </div> </div>			
<div style="display: flex; justify-content: space-between;"> <div> <p><b>Trustees</b></p> <p>Investors Name</p> <p>Investor Abbreviated</p> <p>Investor Servicing P</p> <p>Customer Service T</p> <p>Investor State of Inc</p> <p>Loan</p> <p>Authorized Signer</p> <p>Signer Title</p> <p>Payees</p> <p>Hazard Mortgage C</p> <p>Title Policy Mortgage</p> <p>Escrows Payee</p> <p>Endorsement Type</p> <p>Endorsement Payee</p> <p>PMI Payee</p> <p>MIP Payee</p> <p>Vali Payee</p> <p>Prepays</p> <p>PMI Escrow</p> <p>PMI Uplift</p> <p>Do Not Prepare Aggregate Adjustment</p> <p>Taxes/Hazard Cushion</p> <p>Per Diem Basis</p> <p>Per Diem Rounding</p> <p>Interest Credit Allowed</p> <p>Interest Credit Days</p> <p>Misc.</p> <p>4506 Type</p> <p>8821 Type</p> <p>Count Saturdays in Right of Rescission</p> </div> <div> <p>192</p> <p>OK Cancel</p> <p>Undo Help</p> <p>Parse Paste</p> </div> </div>			
<div style="display: flex; justify-content: space-between;"> <div> <p><b>Notes</b></p> <p>Investors</p> <p>Non-Inv.</p> </div> <div> <p>192</p> <p>OK Cancel</p> <p>Undo Help</p> <p>Parse Paste</p> </div> </div>			
<div style="display: flex; justify-content: space-between;"> <div> <p><b>General</b></p> <p>See appropriate Broker information</p> <p>972-562-1966</p> <p>Code Window...</p> </div> <div> <p>192</p> <p>OK Cancel</p> <p>Undo Help</p> <p>Parse Paste</p> </div> </div>			
<div style="display: flex; justify-content: space-between;"> <div> <p><b>Addresses</b></p> <p>Lender</p> <p>See appropriate Broker information</p> <p>972-562-1966</p> <p>Code Window...</p> </div> <div> <p>192</p> <p>OK Cancel</p> <p>Undo Help</p> <p>Parse Paste</p> </div> </div>			
<div style="display: flex; justify-content: space-between;"> <div> <p><b>Trustees</b></p> <p>Investors Name</p> <p>Investor Abbreviated</p> <p>Investor Servicing P</p> <p>Customer Service T</p> <p>Investor State of Inc</p> <p>Loan</p> <p>Authorized Signer</p> <p>Signer Title</p> <p>Payees</p> <p>Hazard Mortgage C</p> <p>Title Policy Mortgage</p> <p>Escrows Payee</p> <p>Endorsement Type</p> <p>Endorsement Payee</p> <p>PMI Payee</p> <p>MIP Payee</p> <p>Vali Payee</p> <p>Prepays</p> <p>PMI Escrow</p> <p>PMI Uplift</p> <p>Do Not Prepare Aggregate Adjustment</p> <p>Taxes/Hazard Cushion</p> <p>Per Diem Basis</p> <p>Per Diem Rounding</p> <p>Interest Credit Allowed</p> <p>Interest Credit Days</p> <p>Misc.</p> <p>4506 Type</p> <p>8821 Type</p> <p>Count Saturdays in Right of Rescission</p> </div> <div> <p>192</p> <p>OK Cancel</p> <p>Undo Help</p> <p>Parse Paste</p> </div> </div>			
<div style="display: flex; justify-content: space-between;"> <div> <p><b>Notes</b></p> <p>Investors</p> <p>Non-Inv.</p> </div> <div> <p>192</p> <p>OK Cancel</p> <p>Undo Help</p> <p>Parse Paste</p> </div> </div>			

**FIG. 13**

File Search Options Tools		Action Admin	
<p><b>Form</b>    <b>Answer</b>    <b>Audit</b>    <b>Template</b>    <b>R</b></p> <hr/> <p><b>User List</b>    <b>Variable List</b></p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <input checked="" type="checkbox"/> "BLANK"  <input checked="" type="checkbox"/> "ELSE"  <input checked="" type="checkbox"/> "YES"  <input checked="" type="checkbox"/> "NO"  <input checked="" type="checkbox"/> "FALSE"  <input checked="" type="checkbox"/> "TRUE"    <div style="float: right;">50,000.00</div> </div>	<div style="margin-bottom: 10px;"> <span>[K27]</span> <span>Inve</span> </div> <div style="margin-bottom: 10px;"> <span>[Save]</span> </div> <div> <span>[Add Forms]</span> </div>		
<p><b>JD06C [BORROWER'S CERTIFICATION &amp; GENERAL AUTHORIZATION] — 194</b></p> <p><b>JD06C [BORROWER'S CERTIFICATION &amp; GENERAL AUTHORIZATION] — 194</b></p> <p><b>Originator Type</b></p> <p><b>BROKERROLE [WHAT ROLE IS THE ORIGINATOR PLAYING IN THIS TRANSACTION?]</b></p> <ul style="list-style-type: none"> <li>If = -String-             <ul style="list-style-type: none"> <li>-TABLE FUNDING BROKER                     <ul style="list-style-type: none"> <li>Add Forms — 196</li> <li>JFS8 [COMPLIANCE AGREEMENT] — 198</li> <li>JFS16 [FIRST PAYMENT LETTER] — 200</li> <li>JFS26 [FLAGSTAR NOTIFICATION] — 200</li> <li>JFS27 [HOMEOWNER'S REAL ESTATE TAX AUTHORIZATION] — 202</li> </ul> </li> </ul> </li> </ul> <p><b>Owner Occupied</b></p> <ul style="list-style-type: none"> <li>If = -String-             <ul style="list-style-type: none"> <li>PROPERTY OCCUPY [PROPERTY OCCUPANCY STATUS]                     <ul style="list-style-type: none"> <li>OWNED-OWNED</li> <li>REFINANCE Check                             <ul style="list-style-type: none"> <li>TRANSACTTYPE [TRANSACTION TYPE]                                     <ul style="list-style-type: none"> <li>If = -String-   <ul style="list-style-type: none"> <li>Then   <ul style="list-style-type: none"> <li>Loan Amount Check   <ul style="list-style-type: none"> <li>LOANAMT [TOTAL LOAN AMOUNT IN NUMBERS - i.e. 100,000.00]   <ul style="list-style-type: none"> <li>If &lt; -Numeric-   <ul style="list-style-type: none"> <li>Then   <ul style="list-style-type: none"> <li>Add Forms JSECT320 — 206</li> </ul> </li> </ul> </li> </ul> </li> </ul> </li> </ul> </li> </ul> </li> </ul> </li> </ul> </li> </ul> </li> </ul> <p><b>Flood Zone Check</b></p> <ul style="list-style-type: none"> <li>PROPERTYFLDZONE [PROPERTY FLOOD ZONE]             <ul style="list-style-type: none"> <li>If = -String-                     <ul style="list-style-type: none"> <li>A                             <ul style="list-style-type: none"> <li>A99                                     <ul style="list-style-type: none"> <li>Then   <ul style="list-style-type: none"> <li>Add Forms JFS14 [FLOOD INSURANCE NOTIFICATION] — 204</li> </ul> </li> </ul> </li> </ul> </li> </ul> </li> </ul> </li> </ul> </li></ul>	<p><b>First Service Bank</b></p> <ul style="list-style-type: none"> <li>- FIRST STATE BANK MOULTON, TEX</li> <li>- FIRST STATE BANK, BRANCH OF M</li> <li>- FIRST STATE MORTGAGE BANKER</li> <li>- FIRST TRUST MORTGAGE</li> <li>- FIRST UNION MORTGAGE CORP</li> <li>- FIRST UNITED MORTGAGE</li> <li>- FIRSTAR BANK, N.A.</li> <li>- FIRSTAR HOME MORTGAGE CORP</li> <li>- FIVE STAR FINANCIAL CORPORATI</li> <li>- FIVE STAR MORTGAGE SERVICES</li> <li>- FLAG - Flagstar Bank, FSB</li> </ul> <p><b>Default</b></p> <ul style="list-style-type: none"> <li>- FLEET - FLEET MORTGAGE CORP</li> <li>- FONVILLE MORISEY MORTGAGE S</li> <li>- FOREST PARK MORTGAGE CO.</li> <li>- FORT WORTH MORTGAGE, A Divisi</li> <li>- FOUNDATION MORTGAGE COMPAN</li> <li>- FOUR STAR FINANCIAL SERVICES,</li> <li>- FOX CITIES MORTGAGE CORPORA</li> <li>- FRANKLIN AMERICAN MORTGAGE</li> <li>- FRANKLIN NATIONAL BANK</li> <li>- FREYMUTH FINANCIAL</li> <li>- FRONTIER MORTGAGE, INC.</li> <li>- FSB MORTGAGE COMPANY</li> <li>- FT MORTGAGE COMPANIES DBIA</li> <li>- FT MORTGAGE COMPANIES DBIA</li> <li>- FT MORTGAGE COMPANIES dba SU</li> <li>- FT MORTGAGE COMPANIES, D/B/A</li> <li>- FT MORTGAGE CORPORATION</li> <li>- FUNK &amp; ASSOCIATES MORTGAGE</li> <li>- FUTURE FUNDING CORPORATION</li> <li>- G &amp; G FINANCIAL NETWORK, INC.</li> <li>- G, BOOKS &amp; COMPANY, INC. D/B/A</li> <li>- G.E. CAPITAL MORTGAGE SERVICE</li> <li>- GAIL S. KREWATCH DBIA RESIDEN</li> <li>- GATE CITY FINANCIAL, INC.</li> <li>- GLOBAL FINANCIAL, INC. DBIA GL</li> <li>- GN MORTGAGE - GN MORTGAGE</li> </ul>		

FIG. 14



**FIG. 15**